

# **Tips to Avoid Disaster Fraud**

## **YOU SHOULD BEWARE OF**

- ◆ Scams and cons perpetrated by:
  - Door-to-door solicitors
  - Telephone solicitors
  - Unscrupulous repairmen
- ◆ Anyone who:
  - Offers to increase your damage assessment.
  - Asks you to sign over your recovery or insurance check to them.
  - Claims to be a federal or local government official, inspector or loss verifier.
- ◆ Fake charity solicitors that give the impression they are from legitimate charities.
- ◆ Advance fee loan schemes & unusually high interest rates.
- ◆ Any offers or promotions that require you to pay cash up front.

## **YOU SHOULD ALWAYS**

- ◆ Contact your insurance company immediately to report your loss and get instructions before repairing or replacing your loss.
- ◆ Take pictures documenting damages.
- ◆ Act cautiously to prevent further loss to your property.
- ◆ Take your time and consider all of your alternatives before hiring a contractor. Also, be sure to verify that the contractor is licensed and has proper insurance.
- ◆ Confirm the identity of anyone claiming to be a federal or local government official, an inspector or loss verifier.
- ◆ Locate the disaster recovery center for assistance in completing forms and filling out applications.
- ◆ Check with the health department before buying anything such as water treatment or purification equipment.
- ◆ Read all document applications, vouchers and other papers related to disaster assistance carefully.

**If you suspect that you have been a victim of fraud or want to file a complaint, contact the following number: 225-925-3818**